

Enhanced Miscellaneous Healthcare Facilities Professional and General Liability Coverage Form



Lexington Healthcare understands the dynamic and challenging nature of healthcare, and has developed enhanced coverages to reduce policyholder's exposure and provide greater flexibility when navigating healthcare risk. Lexington Healthcare is a leader in the excess & surplus lines insurance market and has been providing continuous, flexible coverage options to the healthcare industry for over 50 years.

Lexington Healthcare now provides brokers with an enhanced Miscellaneous Healthcare Facilities Professional and General Liability Policy Form that provides a range of solutions for our policyholders.

Miscellaneous Healthcare Facilities Professional and General Liability Policy Form

COVERAGE SOLUTIONS

- Professional and General Liability with dual tower aggregate limits
- Claims Made Coverage (Professional Liability) and Claims Made or Occurrence Coverage (General Liability)
- Supplemental Coverages built into the form Including Disciplinary Action Coverage, Subpoena and Deposition Assistance Coverage, Trial Attendance Per Diem and Good Samaritan Coverage
- Consent to Settle provided to the First Named Insured for Professional Liability Claims
- Broad coverage for Medical Directors, employees and volunteers
- Bodily Injury to Patients built into the Professional Liability Insuring Agreement
- Pre-determined pricing on Extended Reporting Periods available

THE LEXINGTON VALUE ADDED RISK MANAGEMENT ADVANTAGE

- Dedicated Risk Management professionals providing proactive risk management consulting advice and complimentary value add risk management services
- Access to Lexington Healthcare's Risk Management Consultation Helpline
- Onsite/Virtual Risk Management Education
- Virtual Crisis Prevention and Verbal De-escalation Training
- Quarterly Webinars

THE LEXINGTON CLAIMS ADVANTAGE

- Dedicated experienced healthcare claims operations with a deep understanding that both reputation and cost mitigation are of utmost importance to healthcare policyholders.
- Access to claims professionals and technical staff dedicated solely to healthcare-related claims; professionals include attorneys and clinicians
- Claims professionals who work in concert with underwriting and risk management professionals to identify claims trends and quickly address specific client needs
- Defense-oriented claims approach collaborating with policyholders

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Miscellaneous Healthcare Facilities Professional and General Liability Policy Form (Continued)

COVERAGE SOLUTIONS

- Additional Coverages available by endorsement including Employee Benefit Liability (EBL), Hired and Non Owned Auto (HNOA), damage to patient property, Crisis Management Coverage, HIPAA Civil Monetary Penalties Coverage, Enhanced Abuse Coverage, Additional Insured Coverage (Blanket or Scheduled), and options for Defense Expenses Outside of Limits of Insurance

THE LEXINGTON VALUE ADDED RISK MANAGEMENT ADVANTAGE

- Emerging Exposure Advisories and Alerts
- Lexington Healthcare policyholders can receive complimentary access to ECRI workplace violence resources

THE LEXINGTON CLAIMS ADVANTAGE

- State-of-the-art claims system that allows for ease of reporting and efficient response to inquiries

Contact

For more information on our new Miscellaneous Healthcare Facilities Professional and General Liability Policy Form or about Lexington Healthcare in general, please visit the Lexington website at www.lexingtoninsurance.com/home/products/healthcare or contact Maria Alvarez, Miscellaneous Medical Facilities, Product Line Manager at maria.alvarez@aig.com.

For additional risk management information, please contact riskmanagement@aig.com.

**LEXINGTON
INSURANCE**

An **AIG** company

Lexington Insurance Company, an AIG company, is a leading U.S.-domiciled surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

The term AIG refers to American International Group, Inc. property and casualty insurance operations, including related property and casualty business divisions, but not to any specific subsidiary insurance company.

Coverage is subject to actual policy language. Certain products and services may be provided by other AIG subsidiaries or affiliates. Non-insurance products and services may be provided by independent third parties.

Licensed surplus lines brokers may obtain products and services from Lexington Insurance Company or from Lexington Specialty Insurance Agency, Inc. (CA license no. 6003097), an AIG subsidiary serving as a program administrator for Lexington Insurance Company and other AIG member companies.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | LinkedIn: www.linkedin.com/company/aig.

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